

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

Date Submitted: December 21, 2007

(use as many sheets as necessary)

Sheet

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of

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Complete if Known

Application Number	10/737,298
Filing Date	12/16/2003
First Named Inventor	John L. Kemper
Art Unit	3691
Examiner Name	Hamilton, Lalita M.

Attorney Docket Number 037607-0251

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
1.	7,146,337		12-05-2006	Ward et al.	
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PTO/SB/08 (09-06)

Approved for use through 03/31/2007. OMB 0651-0031

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INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

Date Submitted: December 21, 2007

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Sheet 2 of 4 Attorney Docket Number 037607-0251

Complete if Known

Application Number	10/737,298
Filing Date	12/16/2003
First Named Inventor	John L. Kemper
Art Unit	3691
Examiner Name	Hamilton, Lalita M.

U.S. PATENT DOCUMENTS

		Document Number			
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UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Application Document	Filing Date of Cited Document MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Serial Number-Kind Code ² (if known)			

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				
		WO 03/071380	08-28-2003	Suresh et al		
		WO 03/071388	08-28-2003	Pathria, et al.		

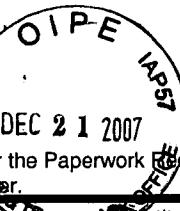
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ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /L.H./



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Substitute for form 1449/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/737,298
Date Submitted: December 21, 2007 <i>(use as many sheets as necessary)</i>				Filing Date	12/16/2003
Sheet	3	of	4	First Named Inventor	John L. Kemper
				Art Unit	3691
				Examiner Name	Hamilton, Lalita M.
				Attorney Docket Number	037607-0251

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ Number ⁴ Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
	60.	WO 02093286	11-21-2002	Grosman et al.		
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	63.	WO 0163446	08-30-2001	Ramanathan et al.		

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Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.					T ⁶
	64.	FANNIE MAE, "Guide to Underwriting with Desktop Underwriter®", September 2002; 63 pgs.					
	65.	EDOCS, "edocs Teams with Fannie Mae to Offer Lenders Online Account Management Solution," Press Release, March 12, 2001, 2 pgs., edocs, Inc., USA					
	66.	FANNIE MAE, "Fannie Mae Unveils MORNETPlus on the Web; Lenders Can Now Access Automated Underwriting and Other Mortgage Transaction Services on Fanniemae.com," Press Release, March 23, 2000, 2 pgs., Fannie Mae, USA					
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NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
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Examiner Signature	/Lalita Hamilton/ (08/12/2008)	Date Considered
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